

## AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning on page 25, line 4, as follows:

However, if the consumer was successfully authenticated, the logic proceeds to a block 228 where a virtual payment account selection Web page as shown in FIGURE 11E is displayed. Included in the requested information of the virtual payment account selection Web page is an identification of the applicable account or sub-account to which the purchase should be applied. Next, in a block 230, sub-account 176 and password information 177 are obtained from the consumer from the information entered in the virtual payment account selection Web page 175 of FIGURE 11E when the consumer indicates that the information has been entered by selecting "OK" 178. The logic of FIGURE 12 then proceeds to a block 232 where the sub-account, password information, and an authentication container are sent to the commerce gateway 52 and processed by the account identification container generator 88 shown in FIGURE 17 and described next.